

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Charles Smith Braddy

Case No.: 1-17-02781HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	PHH
Court Claim Number:	14
Last Four of Loan Number:	6742
Property Address if applicable:	691 Woodview St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$1,575.53
b.	Prepetition arrearages paid by the trustee:	\$1,575.53
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1,575.53

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 25, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Charles Smith Braddy

Case No.: 1-17-02781HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on October 25, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Kara K. Gendron, Esquire
Mott & Gendron Law
125 State St
Harrisburg PA 17101

Served by First Class Mail

PHH Mortgage Corporation
Bankruptcy Department
PO Box 24605
West Palm Beach FL 33416-4605

Charles Smith Braddy
691 Woodview St
Bressler PA 17113

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 25, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 17-02781 CHARLES SMITH BRADDY

PHH MORTGAGE CORPORATION
P.O. BOX 371458

PITTSBURGH, PA 15250-7

Acct No: Woodview St

REFUND/LOAN CHARGED OFF

Sequence: 13

Modify:

Filed Date:

Hold Code: P

Amt Sched: \$10,000.00
Amt Due: \$0.00

Debt: \$12,924.43
Paid: \$1,575.53

Interest Paid: \$0.00
Accrued Int: \$0.00
Balance Due: \$11,348.90

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
0140	PHH MORTGAGE CORPORATION							
014-0	PHH MORTGAGE CORPORATION	C	01/05/2021	0	(\$153.51)	\$0.00	(\$153.51)	
								Cred Rfd Chk #: 2020920463
014-0	PHH MORTGAGE CORPORATION	C	06/02/2020	0	(\$191.88)	\$0.00	(\$191.88)	
								Cred Rfd Chk #: 2020902757
014-0	PHH MORTGAGE CORPORATION	C	05/15/2020	0	(\$153.52)	\$0.00	(\$153.52)	
								Cred Rfd Chk #: 2020902583
014-0	PHH MORTGAGE CORPORATION	C	03/26/2020	0	(\$191.89)	\$0.00	(\$191.89)	
								Cred Rfd Chk #: 902047
014-0	PHH MORTGAGE CORPORATION		03/12/2020	1215353	\$153.51	\$0.00	\$153.51	03/31/2020
014-0	PHH MORTGAGE CORPORATION		02/13/2020	1214042	\$153.52	\$0.00	\$153.52	02/24/2020
014-0	PHH MORTGAGE CORPORATION		01/16/2020	1212690	\$191.88	\$0.00	\$191.88	02/03/2020
014-0	PHH MORTGAGE CORPORATION		12/12/2019	1211327	\$191.89	\$0.00	\$191.89	01/21/2020
014-0	PHH MORTGAGE CORPORATION		11/07/2019	1209959	\$153.51	\$0.00	\$153.51	12/06/2019
014-0	PHH MORTGAGE CORPORATION		10/10/2019	1208807	\$80.21	\$0.00	\$80.21	11/07/2019
014-0	PHH MORTGAGE CORPORATION		09/26/2019	1207693	\$309.98	\$0.00	\$309.98	10/21/2019
014-0	PHH MORTGAGE CORPORATION		08/07/2019	1206206	\$153.19	\$0.00	\$153.19	08/21/2019
014-0	PHH MORTGAGE CORPORATION		07/11/2019	1204857	\$191.47	\$0.00	\$191.47	07/30/2019
014-0	PHH MORTGAGE CORPORATION		06/06/2019	1203457	\$153.19	\$0.00	\$153.19	08/05/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
014-0	OCWEN LOAN SERVICING		05/09/2019	1202078	\$114.89	\$0.00	\$114.89	05/17/2019
014-0	OCWEN LOAN SERVICING		04/11/2019	1200751	\$153.17	\$0.00	\$153.17	04/19/2019
014-0	OCWEN LOAN SERVICING		03/12/2019	1199379	\$265.92	\$0.00	\$265.92	03/20/2019
Sub-totals:					\$1,575.53	\$0.00	\$1,575.53	
Grand Total:					\$1,575.53	\$0.00		